

**Table C**  
**2002 Summary of Utah Operations**  
**of All Insurers By Line Of Insurance**

**LIFE, ACCIDENT AND HEALTH, AND FRATERNAL INSURANCE**

**LIFE**

	<b><u>Premiums Earned</u></b>	<b><u>Benefits Incurred</u></b>
ORDINARY LIFE	\$554,819,291	\$1,048,752,491
CREDIT LIFE	\$10,955,478	\$5,871,411
GROUP LIFE	\$167,658,274	\$268,287,924
INDUSTRIAL LIFE	\$7,442	\$1,394,108
FRATERNAL LIFE INSURANCE	\$2,394,396	\$3,481,166
<b>TOTAL LIFE INSURANCE:</b>	<b>\$735,834,881</b>	<b>\$1,327,787,100</b>

**ANNUITIES**

	<b><u>Premiums Earned</u></b>	<b><u>Benefits Incurred</u></b>
LIFE ANNUITIES	\$1,459,763,223	\$359,389,985
FRATERNAL ANNUITIES	\$2,074,310	\$1,355,477
<b>TOTAL ANNUITIES:</b>	<b>\$1,461,837,533</b>	<b>\$360,745,462</b>

**ACCIDENT & HEALTH INSURANCE**

	<b><u>Premiums Earned</u></b>	<b><u>Benefits Incurred</u></b>	<b><u>Loss Ratio</u></b>
<b>LIFE</b>			
INDIVIDUAL A & H TYPE POLICIES	\$204,088,644	\$78,441,129	38%
GROUP A & H	\$1,442,999,190	\$950,191,537	66%
FEDERAL EMPLOYEES HEALTH BENEFITS	\$980,485	\$0	0%
CREDIT A & H, (GROUP AND IND.)	\$10,961,221	\$0	0%
COLLECTIVELY RENEWABLE A & H	\$276,356	\$0	0%
<b>TOTAL LIFE A &amp; H INSURANCE</b>	<b>\$1,659,305,896</b>	<b>\$1,028,632,666</b>	<b>62%</b>
<b>FRATERNAL</b>			
INDIVIDUAL A & H TYPE POLICIES	\$540,913	\$103,080	19%
COLLECTIVELY RENEWABLE A & H	\$0	\$0	0%
<b>TOTAL FRATERNAL A &amp; H</b>	<b>\$540,913</b>	<b>\$103,080</b>	<b>19%</b>
<b>PROPERTY</b>			
INDIVIDUAL A & H TYPE POLICIES	\$5,294,135	\$4,036,466	76%
GROUP A & H	\$40,216,434	\$21,297,425	53%
FEDERAL EMPLOYEES HEALTH BENEFITS	\$57,671,268	\$42,896,688	74%
CREDIT A & H, (GROUP AND IND.)	\$5,132,523	\$799,476	16%
COLLECTIVELY RENEWABLE A & H	\$7,449	(\$1,638)	-22%
<b>TOTAL PROPERTY A &amp; H INSURANCE</b>	<b>\$108,321,809</b>	<b>\$69,028,417</b>	<b>64%</b>
<b>HOSPITAL, MEDICAL, AND DENTAL CORP. (HMDD)</b>	<b>\$513,877,426</b>	<b>\$417,876,009</b>	<b>81%</b>
<b>HEALTH MAINTENANCE ORG. (HMO)</b>	<b>\$1,103,698,205</b>	<b>\$995,412,755</b>	<b>90%</b>
<b>LIMITED HEALTH SERVICES ORG.</b>	<b>\$3,541,079</b>	<b>\$2,599,736</b>	<b>73%</b>
<b>HEALTH INSURANCE POOLS</b>	<b>\$6,683,034</b>	<b>\$10,502,074</b>	<b>157%</b>
<b>TOTAL ACCIDENT &amp; HEALTH:</b>	<b>\$3,395,968,362</b>	<b>\$2,524,154,737</b>	<b>74%</b>
<b>TOTAL LIFE</b>	<b>\$5,593,640,776</b>	<b>\$4,212,687,299</b>	

**Table C**  
**2002 Summary of Utah Operations**  
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**PROPERTY INSURANCE**

**PROPERTY**

<b>FIRE AND ALLIED LINES:</b>	<b><u>Premiums Earned</u></b>	<b><u>Benefits Incurred</u></b>	<b><u>Loss Ratio</u></b>
FIRE	\$36,258,395	\$9,644,182	27%
ALLIED LINES	\$29,212,678	\$14,757,153	51%
OCEAN MARINE	\$2,904,226	\$2,840,510	98%
INLAND MARINE	\$52,213,571	\$21,733,279	42%
<b>TOTAL FIRE AND ALLIED LINES:</b>	<b>\$120,588,870</b>	<b>\$48,975,124</b>	<b>41%</b>
<b>MULTIPLE PERIL:</b>			
MULTIPLE PERIL CROP	\$1,335,904	\$2,912,775	218%
FARMOWNERS MULTIPLE PERIL	\$6,421,389	\$4,007,653	62%
HOMEOWNERS MULTIPLE PERIL	\$221,005,670	\$130,107,131	59%
COMM. MULT. P. (NON-LIABILITY)	\$93,275,497	\$41,210,485	44%
COMM. MULT. P. (LIABILITY)	\$61,946,729	\$24,639,461	40%
MORTGAGE GUARANTY	\$53,727,443	\$39,742,238	74%
<b>TOTAL MULTIPLE PERIL:</b>	<b>\$437,712,632</b>	<b>\$242,619,743</b>	<b>55%</b>
<b>AUTOMOBILE:</b>			
PRIVATE PASSENGER AUTO NOFAULT	\$64,465,972	\$40,772,100	63%
OTHER PRIVATE PASSENGER AUTO	\$496,301,712	\$334,866,393	67%
COMMERICAL AUTO NOFAULT	\$3,551,802	\$837,183	24%
OTHER COMMERCIAL AUTO	\$122,397,336	\$76,909,462	63%
PRIVATE PASS. PHYSICAL DAMAGE	\$408,454,652	\$243,323,090	60%
COMM. AUTO PHYSICAL DAMAGE	\$55,357,251	\$31,633,498	57%
<b>TOTAL AUTOMOBILE:</b>	<b>\$1,150,528,725</b>	<b>\$728,341,726</b>	<b>63%</b>
<b>ALL OTHER LINES:</b>			
FINANCIAL GUARANTY	\$5,130,960	(\$149)	0%
MEDICAL MALPRACTICE	\$38,979,619	\$28,291,567	73%
EARTHQUAKE	\$14,979,966	\$11,407	0%
WORKERS' COMPENSATION	\$250,118,208	\$172,638,009	69%
OTHER LIABILITY	\$122,540,486	\$62,093,692	51%
PRODUCTS LIABILITY	\$15,351,591	(\$1,185,319)	-8%
AIRCRAFT (ALL PERILS)	\$17,015,610	\$3,552,826	21%
FIDELITY	\$5,197,595	\$3,966,349	76%
SURETY	\$22,595,258	(\$5,891,219)	-26%
FEDERAL FLOOD	\$934,363	\$45,758	5%
BURGLARY AND THEFT	\$488,425	\$103,657	21%
BOILER AND MACHINERY	\$5,958,802	\$3,079,247	52%
CREDIT	\$2,375,350	\$396,670	17%
TITLE	\$145,898,486	\$5,875,959	4%
MOTOR CLUBS	\$8,803,344	\$4,659,948	53%
<b>TOTAL OTHER LINES:</b>	<b>\$656,368,063</b>	<b>\$277,638,402</b>	<b>42%</b>
<b>TOTAL PROPERTY</b>	<b>\$2,365,198,290</b>	<b>\$1,297,574,995</b>	<b>50%</b>
<b>REPORT TOTAL:</b>	<b>\$7,958,839,066</b>	<b>\$5,510,262,294</b>	<b>69%</b>